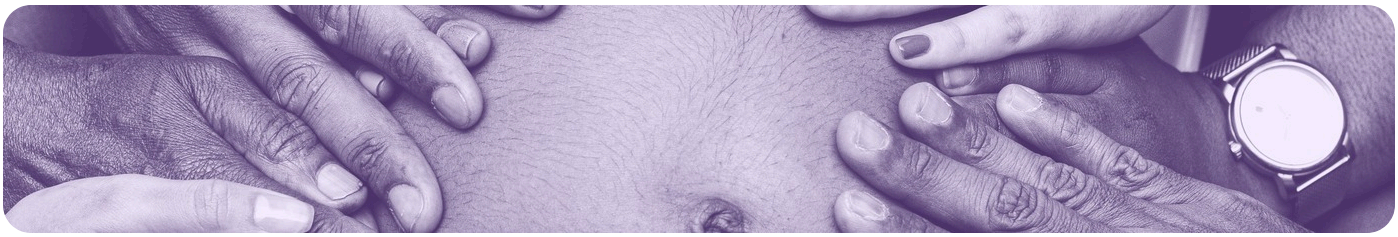
Stream.

MAKING MORE HEALTH POSSIBLE



FIELD NOTE · MIDWIFERY & BIRTH CENTER

Her experience tells her the system will work itself out. She still has to make payroll in the meantime.

She's doing everything right. The timing still isn't hers to control.

Clinicians and leaders at a community birth center and midwifery practice have weathered change before. An uncertain philanthropy environment and shifting Medicaid rules are nothing new, but this time those challenges are compounded by **upcoming changes to billing codes**. Claims that used to move as one bundled payment will soon be broken into pieces, and every party involved will need time to find its footing. The executive director has seen the industry reset itself more than once. Now, her board is asking her to plan ahead so care is uninterrupted and staff can be retained. She looked into a business loan, but the bank asked for **personal guarantees**, at rates built for a much older practice. She isn't worried the system will sort itself out. She's worried about how long “in the meantime” is going to last this time.

A BETTER ANSWER THAN WAITING — OR BORROWING

We buy what you’ve already earned, so cash reaches you in days.

No debt. No monthly payments. No personal guarantee.

1

You share what you’ve earned

Claims, grants, or invoices you’re still waiting on.

2

You choose what to sell

A fast offer — you pick which receivables go to Stream.

3

We buy them outright

A purchase, not a loan, at a small discount.

4

We take on the wait

The payer pays us. The wait and the risk are ours.

Speed of trust, not speed of debt.

> “
>
> *We would have gone out of business, without question.*
>
> FOUNDER · HOME-BASED HEALTHCARE COMPANY

> “
>
> *Stream gave us breathing room to confidently launch new studies — and to refinance that expensive loan.*
>
> OWNER · INDEPENDENT CLINICAL TRIAL SITE

BUILT FOR INDEPENDENT PROVIDERS WHO CARRY THE WORK BEFORE THEY’RE PAID

Behavioral & mental health · Dental · PT, rehab & ABA · Clinical trial sites · Home health · Healthcare nonprofits · Community clinics

Doing the work now and waiting months to get paid is a **timing problem, not a credit problem** — and it shouldn’t cost you your next hire or your next location. **Let’s talk.**

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